

In re:  
Kevin Charles Hersh, Sr  
Kristen Elizabeth Hersh  
Debtors

Case No. 23-11336-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 01, 2025

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin Charles Hersh, Sr, Kristen Elizabeth Hersh, 105 Oval Lane, North Wales, PA 19454-1825
14845777	+ Michele Perez Capilato, Esquire, 500 Office Center Drive, Suite 400, Fort Washington, PA 19034-3234
14783111	+ PENNYMAC LOAN SERVICES, LLC, c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541
14779984	+ Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2025 00:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14781508	+ Email/Text: bkfilings@zwickerpc.com	May 02 2025 00:59:00	American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
14789717	Email/PDF: bncnotices@becket-lee.com	May 02 2025 02:15:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787530	+ Email/Text: bkfilings@zwickerpc.com	May 02 2025 00:59:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
14779970	+ Email/PDF: bncnotices@becket-lee.com	May 02 2025 02:15:48	American Express Travel Related Services, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
14779971	+ Email/PDF: bncnotices@becket-lee.com	May 02 2025 02:39:01	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14779973	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2025 01:43:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14779974	+ Email/Text: bankruptcy@capvs.com	May 02 2025 00:59:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14779975	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2025 01:42:13	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14791010	Email/Text: bnc-quantum@quantum3group.com	May 02 2025 00:59:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280

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14786138	Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2025 01:42:15	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14779977	Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2025 02:14:28	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14791198	Email/Text: mrdiscen@discover.com	May 02 2025 00:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14779976	+ Email/Text: mrdiscen@discover.com	May 02 2025 00:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14779978	^ MEBN	May 02 2025 00:43:19	FIDELITY, PO Box 770001, CINCINNATTI, OH 45277-0001
14779979	Email/Text: sbse.cio.bnc.mail@irs.gov	May 02 2025 00:59:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14822985	Email/Text: JCAP_BNC_Notices@jcap.com	May 02 2025 00:59:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14791036	Email/PDF: resurgentbknofications@resurgent.com	May 02 2025 01:42:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14779980	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 02 2025 00:59:00	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
14779981	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 02 2025 00:59:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14784004	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 02 2025 00:59:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14779982	+ Email/Text: bankruptcynotices@psecu.com	May 02 2025 00:59:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14782963	^ MEBN	May 02 2025 00:43:16	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14779972	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2025 00:59:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14798257	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2025 00:59:00	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
14795197	+ Email/Text: bankruptcynotices@psecu.com	May 02 2025 00:59:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14779983	+ Email/PDF: ebnotices@pnmac.com	May 02 2025 02:14:38	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14796889	+ Email/PDF: ebnotices@pnmac.com	May 02 2025 02:15:50	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14779985	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 02 2025 01:42:02	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14779986	+ Email/Text: bncmail@w-legal.com	May 02 2025 00:59:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14797476	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 00:59:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14779987	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 00:59:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14779989	+ Email/Text: bkelectronicnotices@usaa.com	May 02 2025 00:59:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
14779988	+ Email/Text: LCI@upstart.com	May 02 2025 00:59:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po

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14780688

^ MEBN

Box 1503, San Carlos, CA 94070-7503

May 02 2025 00:43:14

Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
JOHN ERIC KISHBAUGH, I	on behalf of Creditor PENNYMAC LOAN SERVICES LLC ekishbaugh@kmlawgroup.com
MICHELE PEREZ CAPILATO	on behalf of Debtor Kevin Charles Hersh Sr michelecapitolaw@gmail.com, perezcapitolaw@yahoo.com; capitolomr81063@notify.bestcase.com; capitolaw.assistant@gmail.com
MICHELE PEREZ CAPILATO	on behalf of Joint Debtor Kristen Elizabeth Hersh michelecapitolaw@gmail.com, perezcapitolaw@yahoo.com; capitolomr81063@notify.bestcase.com; capitolaw.assistant@gmail.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Kevin Charles Hersh, Sr  
Kristen Elizabeth Hersh

Debtors

Chapter 13

Bankruptcy No. 23-11336-AMC

**ORDER DISMISSING CHAPTER 13 CASE**

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtors' plan shall be refunded to the Debtors unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: May 1, 2025



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ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE